

(Official Form 1) (12/03)

FORM B1 United States Bankruptcy Court EASTERN DISTRICT OF NEW YORK		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): HERON, CONSTANCE		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 8956		Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): 770 NEW YORK AVENUE APT. 7-J BROOKLYN, NY 11203		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: Brooklyn (Kings)		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):		
Attorney: Jeffrey Peltz PC, 11-2848371 26 COURT STREET, SUITE 2707 BROOKLYN, NEW YORK 11242 ph: (718) 625-0800		

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- | | |
|---|---|
| <input checked="" type="checkbox"/> Individual(s) | <input type="checkbox"/> Railroad |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Stockbroker |
| <input type="checkbox"/> Partnership | <input type="checkbox"/> Commodity Broker |
| <input type="checkbox"/> Other _____ | <input type="checkbox"/> Clearing Bank |

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- | | | |
|---|-------------------------------------|-------------------------------------|
| <input checked="" type="checkbox"/> Chapter 7 | <input type="checkbox"/> Chapter 11 | <input type="checkbox"/> Chapter 13 |
| <input type="checkbox"/> Chapter 9 | <input type="checkbox"/> Chapter 12 | |
| <input type="checkbox"/> | | |

Nature of Debts (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Filing Fee (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only)
 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

Statistical/Administrative Information (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): CONSTANCE HERON	
Location Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Where Filed: NONE		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE		Case Number:	Date Filed:
District:		Relationship:	Judge:

Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	<div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;"> Signatures </div> <div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;"> Exhibit A </div> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.
<div style="border-bottom: 1px solid black; margin-bottom: 5px;"> X /s/ CONSTANCE HERON </div> Signature of Debtor <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> X </div> Signature of Joint Debtor <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> Telephone Number (If not represented by attorney) DECEMBER 13, 2003 </div> Date	<div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;"> Exhibit B </div> ((To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="border-bottom: 1px solid black; width: 60%;"> X /s/ Jeffrey Peltz PC </div> <div style="border-bottom: 1px solid black; width: 35%;"> DECEMBER 13, 2003 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> Signature of Attorney for Debtor(s) Date </div>
<div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;"> Signature of Attorney </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> X /s/ Jeffrey Peltz PC </div> Signature of Attorney for Debtor(s) <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> JEFFREY PELTZ PC 11-2848371 </div> Printed Name of Attorney for Debtor(s) <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> Firm Name 26 COURT STREET, SUITE 2707 </div> Address <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> BROOKLYN, NEW YORK 11242 </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> (718) 625-0800 </div> Telephone Number <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> DECEMBER 13, 2003 </div> Date	<div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;"> Exhibit C </div> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No
<div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;"> Signature of Debtor (Corporation/Partnership) </div> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	<div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;"> Signature of Non-Attorney Petition Preparer </div> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.
<div style="border-bottom: 1px solid black; margin-bottom: 5px;"> X </div> Signature of Authorized Individual <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> Printed Name of Authorized Individual </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> Title of Authorized Individual </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> Date </div>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;"> Printed Name of Bankruptcy Petition Preparer </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> Social Security Number (Required by 11 U.S.C. § 110(c)) </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> Address </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: </div> <div style="margin-top: 10px;"> If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> X </div> Signature of Bankruptcy Petition Preparer <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> Date </div> <div style="margin-top: 10px;"> A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156. </div>

United States Bankruptcy Court

EASTERN DISTRICT OF NEW YORK

CONSTANCE HERON

In re _____
Debtor

Case No. _____
(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0		
B - Personal Property	YES	4	\$ 9,047		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 0	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 5,825	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 32,698	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,768
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 1,722
Total Number of Sheets in ALL Schedules ▶		18			
			Total Assets ▶	9,047	
				Total Liabilities ▶	38,523

FORM B6A
(10/89)

CONSTANCE HERON

In re _____
DebtorCase No. _____
(if known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
Total ▶			0	

(Report also on Summary of Schedules)

FORM B6B
(10/89)

CONSTANCE HERON

In re _____
DebtorCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		CASH ON HAND DEBTOR'S PERSON		140
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING ACCOUNT DEBTOR'S BANK: CHASE MANHATTAN BANK		20
3. Security deposits with public utilities, telephone companies, landlords, and others.		SECURITY DEPOSIT DEBTOR'S LANDLORD		507
4. Household goods and furnishings, including audio, video, and computer equipment.		HOUSEHOLD GOODS/FURNISHINGS DEBTOR'S RESIDENCE		800
5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			

FORM B6B
(10/89)

CONSTANCE HERON

In re _____
DebtorCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
6. Wearing apparel.		MISC. CLOTHINGS DEBTOR'S PERSON/RESIDENCE		500
7. Furs and jewelry.		MISC. JEWELRY DEBTOR'S PERSON/RESIDENCE		80
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		PENSION PLAN DEBTOR'S EMPLOYER		7,000
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			

FORM B6B
(10/89)

CONSTANCE HERON

In re _____
DebtorCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			

FORM B6B
(10/89)

CONSTANCE HERON

In re _____
DebtorCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Other personal property of any kind not already listed.	X			
<div>0 continuation sheets attached</div>				<div>Total ▶ \$ 9,047</div>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

FORM B6C
(6/90)

CONSTANCE HERON

In re _____
DebtorCase No. _____
(if known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemption to which debtor is entitled under

(Check one box)

☐ 11 U.S.C. §522(b)(1) Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
CASH ON HAND	NY Debt & Cred Law § 283(2)	140	140
CHECKING ACCOUNT	NY Debt & Cred Law § 283(2)	20	20
SECURITY DEPOSIT	NY Civ Prac Law & Rules § 5205(g)	507	507
HOUSEHOLD GOODS/FURNISHINGS	NY Civ Prac Law & Rules § 5205(a)(5)	800	800
MISC. CLOTHINGS	NY Civ Prac Law & Rules § 5205(a)(5)	500	500
MISC. JEWELRY	NY Civ Prac Law & Rules § 5205(a)(5)	80	80
PENSION PLAN	NY Debt & Cred Law § 282(iii)(2)(e)	7,000	7,000

Form B6D
(12/03)In re CONSTANCE HERON,
DebtorCase No. _____
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					

0 _____ continuation sheets attached

Subtotal \$ (Total of this page)	\$ 0
Total \$ (Use only on last page)	\$ 0

(Report total also on Summary of Schedules)

In re CONSTANCE HERON,
DebtorCase No. _____
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

Form B6E - Cont.
(12/03)

CONSTANCE HERON

In re _____,
DebtorCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

Taxes & Debts to Governments**TYPE OF PRIORITY**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 081-40-8956 INTERNAL REVENUE SERVICE SPECIAL PROCEDURE FUNCTION 625 FULTON ST-10 METROTECH CTR BROOKLYN, NY 11201		Incurred: 2001 2001 FEDERAL TAX RETURN				3,125	3,125
ACCOUNT NO. 081-40-8956 NEW YORK STATE DEPARTMENT OF TAXATION AND FINANCE QUEENS DISTRICT OFFICE 80-02 KEW GARDENS ROAD KEW GARDENS, NY 11415		Incurred: 2000-2001 2000-2001 STATE TAX RETURN				2,700	2,700
ACCOUNT NO. 081-40-8956 STATE OF NEW YORK OFFICE OF THE ATTORNEY GENERAL 120 BROADWAY NEW YORK, NY 10271		REPRESENTING NY STATE DEPT. OF TAXATION AND FINANCE				Notice Only	Notice Only
ACCOUNT NO. 081-40-8956 UNITED STATES ATTORNEY ONE PIERREPONT PLAZA-14TH FL. BROOKLYN, NY 11201		REPRESENTING INTERNAL REVENUE SERVICE				Notice Only	Notice Only
ACCOUNT NO. 081-40-8956 US DEPARTMENT OF JUSTICE, TAX DIVISION BOX 55 BEN FRANKLIN STATION WASHINGTON, DC 20044		REPRESENTING INTERNAL REVENUE SERVICE				Notice Only	Notice Only

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors
Holding Priority Claims

Subtotal \$	\$ 5,825
(Total of this page)	
Total \$	\$ 5,825

(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

Form B6F (12/03)

In re CONSTANCE HERON,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5424770834984572 ACTION CARD (BANK FIRST) (MASTERCARD) PO BOX 5052 SIOUX FALLS, SD 57117-5052			Incurred: 1997-01/2003 CREDIT CARD PURCHASES				1,173
ACCOUNT NO. 477210846359089 ACTION CARD (BANK FIRST) (VISA) PO BOX 5052 SIOUX FALLS, SD 57117-5052			Incurred: 1997-01/2003 CREDIT CARD PURCHASES				990
ACCOUNT NO. 4791060019973816 ASPIRE P.O. BOX 105555 ATLANTA, GA 30348-5555			Incurred: 1995-02/2003 CREDIT CARD PURCHASES				1,423
ACCOUNT NO. 5491130360283410 AT&T UNIVERSAL CARD P.O. BOX 6500 SIOUX FALLS SD 57117			Incurred: 1999-06/2003 CREDIT CARD PURCHASES				2,336
<div style="display: flex; justify-content: space-between;"> 4 continuation sheets attached <div> Subtotal $\frac{1}{2}$ (Total of this page) </div> </div>							\$ 5,922
<div style="display: flex; justify-content: space-between;"> <div> Total $\frac{1}{2}$ (Use only on last page) </div> </div>							\$

(Report total also on Summary of Schedules)

Form B6F - Cont.
(12/03)

CONSTANCE HERON

In re _____,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4266741 BROOKLYN ANESTHESIA GROUP PC PO BOX 6 450 CLARKSON AVENUE BROOKLYN, NY 11203		Incurred: 1995 MEDICAL BILL				5,618
ACCOUNT NO. 5864563779 BUREAU OF COLLECTION RECOVERY 7525 MITCHELL RD MINNEAPOLIS, MINNESOTA 55344		COLLECTION AGENCY FOR CITIBANK BP/AMOCO CREDIT CARDS				Notice Only
ACCOUNT NO. 4121741342955056 CAPITAL ONE (VISA) 1957 WESTMORELAND ROAD RICHMOND, VA 23276-5617		Incurred: 1995-02/2003 CREDIT CARD PURCHASES				833
ACCOUNT NO. 5864563779 CITIBANK BP/AMOCO CREDIT CARDS P.O. BOX 9014 DES MOINES IA 50368-9014		Incurred: 1995-02/2003 RETAIL STORE PURCHASES				810
ACCOUNT NO. 4621205040778470 CITIBANK SERVICE CENTER (THE ASSOCIATES) P.O. BOX 142319 IRVING, TX, 75014-2319		Incurred: 2001-03/2003 CREDIT CARD PURCHASES				1,176

Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ♂ (Total of this page)	\$ 8,437
Total ♂	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.
(12/03)

CONSTANCE HERON

In re _____,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4227097018593157 CROSS COUNTRY BANK PO BOX 310711 BOCA RATON, FL 33431-0711		Incurred: 1995-2002 CREDIT CARD PURCHASES				431
ACCOUNT NO. 5458004042442226 DIRECT MERCHANTS BANK (DELINQUENT ACCOUNT PROCESSING) PO BOX 550680 JACKSONVILLE, FL 32255-4150		Incurred: 1998-01/2003 CREDIT CARD PURCHASES				9,386
ACCOUNT NO. 5421160009912165 FBCE INC. 6801 FRANKFORD AVENUE, BLDG. C PHILADELPHIA, PA 19135		COLLECTION AGENCY FOR FIRST CONSUMERS NATIONAL BANK				Notice Only
ACCOUNT NO. 5421160009912165 FIRST CONSUMERS NATIONAL BANK (MASTERCARD) 9310 SW GEMINI DRIVE BEAVERTON, OR 97078		Incurred: 2001-04/2003 CREDIT CARD PURCHASES				939
ACCOUNT NO. 5458004042442226 GERALD E. MOORE & ASSOCIATES, PC PO BOX 724087 ATLANTA, GA 31139		ATTORNEY REPRESENTING DIRECT MERCHANTS BANK				Notice Only

Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal $\frac{1}{2}$	\$ 10,756
(Total of this page)	
Total $\frac{1}{2}$	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.
(12/03)

CONSTANCE HERON

In re _____,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4791060019973816 JEFFERSON CAPITAL SYSTEMS, LLC 16 MCLELAND ROAD ST CLOUD MN 56303		COLLECTION AGENCY FOR ASPIRE				Notice Only
ACCOUNT NO. 4266741 MEL S. HARRIS AND ASSOCIATES LLC. 116 JOHN STREET SUITE 1510 NEW YORK NY 10038		ATTORNEY REPRESENTING BROOKLYN ANESTHESIA GROUP PC.				Notice Only
ACCOUNT NO. 4120613008133883 MERRICK BANK P.O. BOX 5721 HICKSVILLE, NY 11802-5721		Incurred: 2000-02/2003 CREDIT CARD PURCHASES				1,735
ACCOUNT NO. 5440450059722227 ORCHARD BANK BANKCARD SERVICES P.O. BOX 80084 SALINAS, CA 93912-0084		Incurred: 2000-02/2003 CREDIT CARD PURCHASES				401
ACCOUNT NO. 5421160009912165 PLATINUM RECOVERY SOLUTIONS, INC. PO BOX 3708 OMAHA, NE 68103-0708		COLLECTION AGENCY FOR FIRST CONSUMERS NATIONAL BANK				Notice Only

Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ♂ (Total of this page)	\$ 2,136
Total ♂	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.
(12/03)

CONSTANCE HERON

In re _____,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4479482000813471 PROVIDIAN P.O. BOX 99604 ARLINGTON TX 76096-9604		Incurred: 1998-05/2003 CREDIT CARD PURCHASES				2,290
ACCOUNT NO. 0361518170499 SEARS COLLECTION DEPARTMENT PO BOX 182532 COLUMBUS, OH 43218-2532		Incurred: 1998-2002 RETAIL STORE PURCHASES				3,000
ACCOUNT NO. 144142916 WORLD FINANCIAL NETWORK NATIONAL BANK (AVENUE) P.O. BOX 29183 SHAWNEE MISSION, KS 66201		Incurred: 2000-03/2003 RETAIL STORE PURCHASES				157
ACCOUNT NO. 						
ACCOUNT NO. 						

Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ♂ (Total of this page)	\$ 5,447
Total ♂	\$ 32,698

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

FORM B6G
(10/89)

CONSTANCE HERON

In re _____
DebtorCase No. _____
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

FORM B6H
(6/90)

CONSTANCE HERON

In re _____
DebtorCase No. _____
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Form B61
12/03

CONSTANCE HERON

In re _____,

Case No. _____

Debtor

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Widow	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP No dependents	AGE
Employment: Occupation DEBTOR COLLECTOR		SPOUSE
Name of Employer GMAC COMERCIAL FINANCE LLC		
How long employed 19 YEARS		
Address of Employer 1290 AVENUE OF THE AMERICAS		N.A.
NEW YORK, NY, 10104		

Income: (Estimate of average monthly income)Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union Dues

d. Other (Specify: PENSION LOAN REPAYMENT)

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

Social security or other government assistance

(Specify) _____

Pension or retirement income

Other monthly income

(Specify) _____

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 1,768

DEBTOR

SPOUSE

\$ 2,446 \$ N.A.

\$ 0 \$ N.A.

\$ 2,446 \$ N.A.

\$ 478 \$ N.A.

\$ 73 \$ N.A.

\$ 0 \$ N.A.

\$ 127 \$ N.A.

\$ 678 \$ N.A.

\$ 1,768 \$ N.A.

\$ 0 \$ N.A.

\$ 0 \$ N.A.

\$ 0 \$ N.A.

\$ 0 \$ N.A.

\$ 0 \$ N.A.

\$ 0 \$ N.A.

\$ 0 \$ N.A.

\$ 0 \$ N.A.

\$ 1,768 \$ N.A.

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

FORM B6J
(6/90)

CONSTANCE HERON

In re _____,
DebtorCase No. _____
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	507
Are real estate taxes included? Yes _____ No <u>✓</u>		
Is property insurance included? Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel	\$	50
Water and sewer	\$	0
Telephone	\$	45
Other _____	\$	0
Home maintenance (Repairs and upkeep)	\$	0
Food	\$	450
Clothing	\$	120
Laundry and dry cleaning	\$	70
Medical and dental expenses	\$	20
Transportation (not including car payments)	\$	90
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	70
Charitable contributions	\$	0
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0
Life	\$	0
Health	\$	0
Auto	\$	0
Other _____	\$	0
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) BACKTAXES	\$	300
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0
Other _____	\$	0
Other _____	\$	0
Alimony, maintenance, and support paid to others	\$	0
Payments for support of additional dependents not living at your home	\$	0
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0
Other _____	\$	0

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 1,722

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	N.A.
B. Total projected monthly expenses	\$	N.A.
C. Excess income (A minus B)	\$	N.A.
D. Total amount to be paid into plan each _____	\$	N.A.
(interval)		

Official Form 6-Cont.
(12/03)In re CONSTANCE HERON,
DebtorCase No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19
sheets and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date DECEMBER 13, 2003Signature /s/ CONSTANCE HERON
Debtor

Date _____

Signature Not Applicable
(Joint Debtor, if any)

[If joint case, both spouses must sign]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer_____
Social Security No.
(Required by 11 U.S.C. § 110(c).)_____
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X_____
Signature of Bankruptcy Petition Preparer_____
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Form 7
(12/03)

FORM 7. STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

In Re CONSTANCE HERON

(Name)

Case No. _____

(if known)

Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

2003(H)

23,358

EMPLOYMENT

AMOUNT		SOURCE (if more than one)
2002(H)	25,120	EMPLOYMENT
2001(H)	26,939	EMPLOYMENT

AMOUNT	SOURCE (if more than one)
2003(W)	
2002(W)	
2001(W)	

2. Income other than from employment or operation of business

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to Creditors

None



a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

None



b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors, who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---	-------------------	-------------	--------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None

☐

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
BRROKLYN ANESTHESIA GROUP PC VS CONSTANCE HERON INDEX # 016996/95	MEDICAL BILL DEBT COLLECTION	KING COUNTY SUPREME COURT	SUMMONS SERVED

None

☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	--------------------	--------------------------------------

5. Repossessions, foreclosures and returns

None

☒

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	---	--------------------------------------

6. Assignments and Receiverships

None

☒

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------------	-----------------------	---

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS
OF CUSTODIAN

NAME AND LOCATION
OF COURT CASE TITLE
& NUMBER

DATE OF
ORDER

DESCRIPTION AND
VALUE OF PROPERTY

7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF
PERSON OR ORGANIZATION

RELATIONSHIP
TO DEBTOR,
IF ANY

DATE OF
GIFT

DESCRIPTION AND
VALUE OF GIFT

8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION
AND VALUE
OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS
WAS COVERED IN WHOLE OR IN PART BY
INSURANCE, GIVE PARTICULARS

DATE OF
LOSS

9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE

DATE OF PAYMENT,
NAME OF PAYOR IF
OTHER THAN DEBTOR

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

Jeffrey Peltz PC
Jeffrey B. Peltz, PC
26 Court Street, Suite 2707
Brooklyn, NY 11242

APRIL 9, 2003 TO DECEMBER 13,
2003

THE TOTAL AMOUNT PAID
INCLUDING COURT FILING FEES IS
\$859

10. Other transfers

None



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY
TRANSFERRED AND
VALUE RECEIVED

11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS
OF INSTITUTION

TYPE OF ACCOUNT, LAST
FOUR DIGITS OF ACCOUNT
NUMBER, AND AMOUNT OF
FINAL BALANCE

AMOUNT AND
DATE OF SALE
OR CLOSING

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF BANK
OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF
THOSE WITH ACCESS TO BOX
OR DEPOSITORY

DESCRIPTION OF
CONTENTS

DATE OF
TRANSFER OR
SURRENDER, IF ANY

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE
OF
SETOFF

AMOUNT
OF
SETOFF

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND
ADDRESS OF OWNERDESCRIPTION AND
VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None



If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME
AND ADDRESSNAME AND ADDRESS
OF GOVERNMENTAL UNITDATE OF
NOTICEENVIRONMENTAL
LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
--	---------------	-----------------------

18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME	ADDRESS
------	---------

[Questions 19 - 25 are not applicable to this case]

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date DECEMBER 13, 2003 Signature of Debtor /s/ CONSTANCE HERON
CONSTANCE HERON

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

 Printed or Typed Name of Bankruptcy Petition Preparer

 Social Security No.
 (Required by 11 U.S.C. § 110(c).)

 Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X_____
 Signature of Bankruptcy Petition Preparer

 Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

ACTION CARD (BANK FIRST)
(MASTERCARD)
PO BOX 5052
SIOUX FALLS, SD 57117-5052

ACTION CARD (BANK FIRST)
(VISA)
PO BOX 5052
SIOUX FALLS, SD 57117-5052

ASPIRE
P.O. BOX 105555
ATLANTA, GA 30348-5555

AT&T UNIVERSAL CARD
P.O. BOX 6500
SIOUX FALLS SD 57117

BROOKLYN ANESTHESIA GROUP PC
PO BOX 6
450 CLARKSON AVENUE
BROOKLYN, NY 11203

BUREAU OF COLLECTION RECOVERY
7525 MITCHELL RD
MINNEAPOLIS, MINNESOTA 55344

CAPITAL ONE
(VISA)
1957 WESTMORELAND ROAD
RICHMOND, VA 23276-5617

CITIBANK
BP/AMOCO CREDIT CARDS
P.O. BOX 9014
DES MOINES IA 50368-9014

CITIBANK SERVICE CENTER
(THE ASSOCIATES)
P.O. BOX 142319
IRVING, TX, 75014-2319

CROSS COUNTRY BANK
PO BOX 310711
BOCA RATON, FL 33431-0711

DIRECT MERCHANTS BANK
(DELINQUENT ACCOUNT PROCESSING)
PO BOX 550680
JACKSONVILLE, FL 32255-4150

FBGS INC.
6801 FRANKFORD AVENUE, BLDG. C
PHILADELPHIA, PA 19135

FIRST CONSUMERS NATIONAL BANK
(MASTERCARD)
9310 SW GEMINI DRIVE
BEAVERTON, OR 97078

GERALD E. MOORE & ASSOCIATES, PC
PO BOX 724087
ATLANTA, GA 31139

INTERNAL REVENUE SERVICE
SPECIAL PROCEDURE FUNCTION
625 FULTON ST-10 METROTECH CTR
BROOKLYN, NY 11201

JEFFERSON CAPITAL SYSTEMS, LLC
16 MCLELAND ROAD
ST CLOUD MN 56303

MEL S. HARRIS AND ASSOCIATES LLC.
116 JOHN STREET SUITE 1510
NEW YORK NY 10038

MERRICK BANK
P.O. BOX 5721
HICKSVILLE, NY 11802-5721

NEW YORK STATE DEPARTMENT
OF TAXATION AND FINANCE
QUEENS DISTRICT OFFICE
80-02 KEW GARDENS ROAD
KEW GARDENS, NY 11415

ORCHARD BANK
BANKCARD SERVICES
P.O. BOX 80084
SALINAS, CA 93912-0084

PLATINUM RECOVERY SOLUTIONS, INC.
PO BOX 3708
OMAHA, NE 68103-0708

PROVIDIAN
P.O. BOX 99604
ARLINGTON TX 76096-9604

SEARS
COLLECTION DEPARTMENT
PO BOX 182532
COLUMBUS, OH 43218-2532

STATE OF NEW YORK
OFFICE OF THE ATTORNEY GENERAL
120 BROADWAY
NEW YORK, NY 10271

UNITED STATES ATTORNEY
ONE PIERREPONT PLAZA-14TH FL.
BROOKLYN, NY 11201

US DEPARTMENT OF JUSTICE, TAX DIVISION
BOX 55
BEN FRANKLIN STATION
WASHINGTON, DC 20044

WORLD FINANCIAL NETWORK NATIONAL BANK
(AVENUE)
P.O. BOX 29183
SHAWNEE MISSION, KS 66201

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK**

In re CONSTANCE HERON,
Debtor

Case No. _____

Chapter 7

VERIFICATION OF LIST OF CREDITORS

I hereby certify under penalty of perjury that the attached List of Creditors which consists of 4 pages, is true, correct and complete to the best of my knowledge.

Date DECEMBER 13, 2003

Signature
of Debtor

/s/ CONSTANCE HERON

CONSTANCE HERON

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$200 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain acts of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$185 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

DECEMBER 13, 2003

Date

/s/ CONSTANCE HERON

Signature of Debtor

Case Number

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

In re CONSTANCE HERON,
Debtor

Case No. _____

Chapter 7

DISCLOSURE OF COMPENSATION -- Rule 2016 (b)

1. Pursuant to 11 U.S.C. §329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is \$859. This amount includes payment of the court filing fee. The debtor has paid this amount in full and does not owe us any money.

2. The source of the compensation paid, or to be paid to me was the debtor.

3. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

Date December 18, 2003

Signature /s/ Jeffrey B. Peltz
Jeffrey B. Peltz, Esq.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK**

In re CONSTANCE HERON,

Debtor

Case No. _____

Chapter 7

STATEMENT PURSUANT TO LOCAL RULE 2017-1

Jeffrey B. Peltz, an attorney duly admitted to practice in this court, states:

1. That I am attorney with the law firm of Jeffrey B. Peltz P.C., the law firm representing the above said debtor(s).
2. 2. 2. That prior to the filing of the petition herein, our law firm rendered the following services to the above named debtor(s).

DATE	SERVICE	TIME
<u>DECEMBER 13, 2003</u>	Initial interview analyses of financial Condition, etc. Orientation regarding Chapter 7 Bankruptcy	2 Hours
<u>DECEMBER 13, 2003</u>	Preparation of papers	3 Hours
<u>December 18, 2003</u>	Second interview to review papers	1 Hour

- 3 The law firm will represent the debtor(s) at the 341 hearing.
- 4 That my usual rate of compensation on bankruptcy matters is on per service basis, not an hourly basis.
5. 5.

Date December 18, 2003 /s/ Jeffrey B. Peltz
Jeffrey B. Peltz, Esq.
Attorney for debtor(s)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

In re CONSTANCE HERON,
Debtor

Case No. _____

Chapter 7

www.nyeb.uscourts.gov

STATEMENT PURSUANT TO LOCAL
BANKRUPTCY RULE 1073-2(b)

DEBTOR(S): CONSTANCE HERON CASE NO.: _____

Pursuant to Local Bankruptcy Rule 1073-2(b), the debtor (or any other petitioner) hereby makes the following disclosure concerning Related Cases, to the petitioner's best knowledge, information and belief:

[NOTE: Cases shall be deemed "Related Cases" for purposes of E.D.N.Y. LBR 1073-2 if the earlier cases was pending at any time within six years before the filing of the new petition, and the debtors in such cases: (i) are the same; (ii) are spouses or ex-spouses; (iii) are affiliates, as defined in 11 U.S.C. S 101(2); (iv) are general partners in the same partnership; (v) are a partnership and one or more of its general partners; (vi) are partnerships which share one or more common general partners; or (vii) have, or within 180 days of the commencement of either of the Related Cases had, an interest in property that was or is included in the property of another estate under 11 U.S.C. S 541(a).]

X NO RELATED CASE IS PENDING OR HAS BEEN PENDING AT ANY TIME.

____ THE FOLLOWING RELATED CASE(S) IS PENDING OR HAS BEEN PENDING:

1. Case No.: _____ Judge: _____ Dis./Div.: _____

Case Still Pending (Y/N): _____ (If closed) Date of Closing: _____

CURRENT STATUS OF RELATED CASE: _____

Discharged/awaiting discharge,
Confirmed, dismissed, etc.

MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above):

**REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" (REAL PROPERTY") WHICH
WAS ALSO LISTED IN SCHEDULE "A" OF RELATED
CASE;**

2. Case No.:_____ **Judge:**_____ **Dis./Div.:**_____

Case Still Pending (Y/N):_____ **(If closed) Date of Closing:** _____

CURRENT STATUS OF RELATED CASE:_____
(Discharged/awaiting discharge,
Confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above):

**REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH
WAS ALSO LISTED IN SCHEDULE "A" OF RELATED
CASE:**_____

3. Case No.:_____ **Judge:**_____ **Dist./Div.**_____

Case Still Pending(Y/N): _____ **[If closed] Date of Closing:** _____

CURRENT STATUS OF RELATED CASE:_____
(Dischrged/awaiting discharge,
confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above):

**REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH
WAS ALSO LISTED IN SCHEDULE "A" OF RELATED
CASE:**_____

NOTE; Pursuant to 11 U.S.C. S 109(G), certain individuals who have had prior cases dismissed within the preceding 180 days may not be eligible to be debtors. Such an individual will be required to file a statement in support of his/her eligibility to file.

TO BE COMPLETED BY DEBTOR/PETITIONER'S ATTORNEY, AS APPLICABLE:

I am admitted to practice in the Eastern District of New York (Y/N): YES

CERTIFICATION (to be signed by pro se debtor/petitioner's attorney, as applicable):

I certify under penalty of perjury that the within bankruptcy case is not related to any case now pending or pending at any time, except as indicated elsewhere on this form.

/s/ Jeffrey B. Peltz
Signature of Debtor's Attorney

Signature of Pro Se Debtor/Petitioner

Mailing Address of Debtor/Petitioner

City, State, Zip Code

Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may be subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.